

Dealing with the unexpected Insurance with Klésia

An additional system which takes over in the event of long-term illness, disability or death

Cover	Compensation
notice period: 6 months max.	Calculation based on the total gross remuneration paid during the 3 months prior to the event, multiplied by 4 and increased by ad hoc salary additions
Death of the employee In the event of accidental death , payment of an additional sum from 100 to 270 % + 70 % per dependant child from the secund child onwards	<ul style="list-style-type: none"> • Enhanced capital + education annuity Sum of guarantees from 340 to 460 % + 120 % per dependant child + 8 to 10 % education annuity • Capital + enhanced education annuity Sum of guarantees : 270 % + 70 % per dependant child + 24 to 30 % enhanced education annuity • Capital + education annuity + joint annuity Sum of guarantees from 210 to 280 % +70 % per dependant child + 8 to 10 % education annuity + temporary and life annuity for the spouse <p>For info: a capital of €3,910 is paid on request by Social Security (www.service-public.fr/)</p>
Death of a family member	<ul style="list-style-type: none"> • Spouse 20 % du salaire • Dependent child 200 % du PMSS⁽¹⁾
Funeral expenses of the employee	<ul style="list-style-type: none"> • Reimbursement of expenses 100 % du PMSS⁽¹⁾
Absolute and Definitive Disability (IAD) (category 3)	<ul style="list-style-type: none"> • Possibility of early release of the death benefit capital
Disability > 20 % (categories 1, 2 & 3)	<ul style="list-style-type: none"> • Pension after deduction of the Social Security pension
Incapacity for Work of the employee	<ul style="list-style-type: none"> • Maintenance of the net wage earned, see page 20

(1) PMSS : monthly social security ceiling

- Remember to **update the beneficiaries of these guarantees**, particularly in the event of a change in family structure.
- Long-term sick leave : with Prest'IJ automatic transmission of statements between the Assurance Maladie and Klesia, that simplifies the procedures and makes it possible to speed up the time taken to process employee cases.
- Maintaining guarantees in the event of suspension of the employment contract (sabbatical leave, parental education leave, leave to set up a business...) notice period: 1 month max

Additional services included in your contract

Social Assistance Fund

- Help for employees in difficult situations faced with significant expenses related to problems of incapacity, disability or dependency.

Contact

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Contact Klésia

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• du lundi au vendredi - de 9 h à 18 h



Your contacts within the CFTC

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